

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Frederick Allen and Wendie Durham-Allen

Case No.: 16-18544  
Judge: JNP

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: December 16, 2017  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW

Initial Debtor: /s/ FA

Initial Co-Debtor: /s/ WDA

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,245.00 per month to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 41 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                    | Type of Priority | Amount to be Paid                        |
|-----------------------------|------------------|--|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE   | AS ALLOWED BY STATUTE                    |
| ATTORNEY FEE BALANCE        | ADMINISTRATIVE   | BALANCE DUE: \$ 2,960.00 + \$700 fee app |
| DOMESTIC SUPPORT OBLIGATION | n/a              | n/a                                      |
| IRS                         | taxes            | notice only                              |
| State of New Jersey         | taxes            | \$741.17                                 |
| KML Law Group               | Administrative   | \$531.00                                 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority   | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
|          | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. |              |                   |

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage   | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|---|----------------------------|---|--|
| Ditech   | Residence                  | \$16,778.99 (pre-petition)+ \$9,253.54 (post-petition per the Order resolving MFR)= \$26,032.53 | None                       | \$26.032.53                             | \$1,022.86                             |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor          | Collateral         | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|-------------------|--------------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| Sun National Bank | 2010 Dodge Journey | \$10,381.00    | \$8,625.00             | none           | \$8,625.00                               | 5%                   | \$9,765.60              |
| Ally Financial    | 2011 Jeep Patriot  | \$11,500.00    | \$11,500.00            | none           | \$11,500.00                              | 5%                   | \$13,021.20             |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor                       | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|--------------------------------|------------------------------|---------------------------------|--------------------------|
| Westgate Resorts               | Timeshare                    | \$6,000.00                      | \$0.00                   |
| Jefferson Capital Systems, LLC | 2011 Dodge Ram 1500          | \$13,050.00                     | \$1,051.94               |

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
|          |            |  |

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0.00 to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|          |                                   |           |                   |

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|          |                             |                             |                     |                       |

**Part 7: Motions** ☐ **NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|          |                      |              |                |                     |                             |   |                              |

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|          |            |                |                        |                |  |   |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor          | Collateral         | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|-------------------|--------------------|----------------|------------------------|-----------------------------|--|
| Sun National Bank | 2010 Dodge Journey | \$10,381.00    | \$8,625.00             | \$9,765.60                  | \$615.40                               |
| Ally Financial    | 2011 Jeep Patriot  | \$14,619.10    | \$11,500.00            | \$13,021.20                 | \$1,597.90                             |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 16, 2017.

Explain below **why** the plan is being modified:

To list the post petition arrears to be cured in the Plan per the Order resolving the MFR

To list KML Law Group's attorney fees to be paid in the Plan under priority per the Order resolving the MFR.

Explain below **how** the plan is being modified:

To list the post petition arrears to be cured in the Plan per the Order resolving the MFR

To list KML Law Group's attorney fees to be paid in the Plan under priority per the Order resolving the MFR.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: December 16, 2017

/s/ Seymour Wasserstrum  
Attorney for the Debtor

Date: December 16, 2017

/s/ Frederick Allen  
Debtor

Date: December 16, 2017

/s/ Wendie Durham-Allen  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: December 16, 2017

/s/ Seymour Wasserstrum  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: December 16, 2017

/s/ Frederick Allen  
Debtor

Date: December 16, 2017

/s/ Wendie Durham-Allen  
Joint Debtor

**Certificate of Notice Page 11 of 14**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frederick Allen  
 Wendie R Durham-Allen  
 Debtors

Case No. 16-18544-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 4  
 Total Noticed: 114

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db/jdb  
 cr +Frederick Allen, Wendie R Durham-Allen, 172 W. Lake St, Bridgeton, NJ 08302-1821  
 +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +Thrift Investment Corp., PO Box 538, Fords, NJ 08863-0538  
 cr +Thrift Investment Corporation, 720 King George's Post Road P.O. Box 538,  
 Fords, NJ 08863-0538, UNITED STATES 08863-0538  
 516155275 +Atlantic Water Products, 5045 Black Horse Pike, Mays Landing, NJ 08330-2638  
 516155279 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, P.O.Box 15019, Wilmington, DE 19886-5019)  
 516155280 +Bay Area Credit Service, P.O. Box 467600, Atlanta, GA 31146-7600  
 516155282 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, PO Box 85015, Richmond, VA 23285-5015)  
 516155353 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: VERVE/Mastercard, PO Box 8099, Newark, DE 19714)  
 516163036 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 West 12 Mile Rd, Southfield, MI 48034)  
 516155283 Capital One, P.O. Box 70884, Charlotte, NC 28272-0884  
 516155284 +Capital One, PO Box 30281, Salt Lake, UT 84130-0281  
 516241857 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516155288 +Ccs/First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 516155289 Comenity, P.O. Box 183003, Columbus, OH 43218-3003  
 516155290 +Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  
 516155291 +Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004  
 516155292 +Credit Acceptance Corp, PO Box 551888, Detroit, MI 48255-1888  
 516155293 +Delaware Valley Inst Fertility, 6000 Sagemore Drive, Suite 6102, Marlton, NJ 08053-3900  
 516155295 +Disney Movie Club, PO Box 738, Neenah, WI 54957-0738  
 516155297 +Diversified Consultants, 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549  
 516155299 ERC, PO Box 23870, Jacksonville, FL 32241-3870  
 516336559 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 516219013 +Figi's Companies Inc., c/o Creditors Bankruptcy Service, P.O. Box 800849,  
 Dallas, TX 75380-0849  
 516155300 +Figis, 3200 S. Maple Ave., Marshfield, WI 54404-0002  
 516155301 First Credit Services, 371 Hoes Lanesuite 300B, Piscataway, NJ 08854  
 516155302 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529  
 516155304 +Gc Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198  
 516188963 +Guardian Protection Services, 174 Thorn Hill road, Warrendale, PA 15086-7528  
 516155308 +Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051  
 516155309 +IC System, PO Box 64378, Saint Paul, MN 55164-0378  
 516155310 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474  
 516155311 +Inspira Medical Center, 333 Irving Ave, Bridgeton, NJ 08302-2123  
 516155313 Internal Revenue Service, PO Box 724, Springfield, NJ 07810  
 516155319 Mande, PO Box 1003, Totowa, NJ 07511-1003  
 516228609 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516155320 Masseys, P.O. Box 2822, Monroe, WI 53566-8022  
 516155322 Nationwide Credit, PO Box 9156, Alexandria, VA 22304-0156  
 516367517 Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635,  
 Wilkes-Barre PA. 18773-9635  
 516442156 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 516155323 +North Shore Agency, 9525 Sweet Valley Drive, BLDG A, Valley View, OH 44125-4237  
 516155324 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
 Trenton, NJ 08625-0112  
 516155325 Peebles, P.O. Box 659465, San Antonio, TX 78265-9465  
 516155327 +Premier Bankcard Inc, 702 King Farm Blvd, Rockville, MD 20850-6536  
 516155328 Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844  
 516155331 +RMS, 4836 Brecksville Rd, Richfield, OH 44286-9178  
 516155337 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245, Division Of Taxation,  
 Trenton, NJ 08695-0245)  
 516228586 +Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516155333 Shop Now, PO Box 2852, Monroe, WI 53566-8052  
 516155334 South Jersey HS Emg Phys, PO Box 7975, Lancaster, PA 17604-7975  
 516155338 State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development,  
 Trenton, NJ 08625-0951  
 516155339 Stoneberry, PO Box 2820, Monroe, WI 53566-8020  
 516228608 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516241291 +Sun National Bank, 350 Fellowship Rd., Suite 101, Mt. Laurel, NJ 08054-1201  
 516155340 +Sun National Bank, PO Box 849, Vineland, NJ 08362-0849  
 516155341 +Target, PO Box 673, Minneapolis, MN 55440-0673  
 516155342 +Team Nissan, 1715 S Delsea Drive, Vineland, NJ 08360-6308  
 516155343 +Terri Holden, 14 Rodgers Drive, Bridgeton, NJ 08302-4426

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 4  
Total Noticed: 114

Date Rcvd: Dec 18, 2017

516280647 +The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849,  
Dallas, TX 75380-0849  
516155345 +Thrift Investments, 720 King George Road, Fords, NJ 08863-1985  
516226653 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
516155347 +United Collection Bureau, PO Box 140310, Toledo, OH 43614-0310  
516155348 US Department Of Education, P.O. Box 4169, National Payment Center,  
Greenville, TX 75403-4169  
516155349 Verizon, P.O. Box 4830, Trenton, NJ 08650-4830  
516155352 +Verizon Wireless, 2000 Corporate Dr, Orangeburg, NY 10962-2624  
516155351 +Verizon Wireless, 455 Duke Drive, Franklin, TN 37067-2701  
516155354 +Victorias Secret, PO Box 182789, Columbus, OH 43218-2789  
516155356 +Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965  
516155315 +international collection agency llc, PO Box 692715, Orlando, FL 32869-2715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 18 2017 22:55:20 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 18 2017 22:55:17 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516155277 +E-mail/Text: g20956@att.com Dec 18 2017 22:55:49 AT&T, PO BOX 537104,  
ATLANTA, GA 30353-7104  
516155274 +E-mail/Text: ally@ebn.phinsolutions.com Dec 18 2017 22:54:45 Ally Financial,  
PO Box 130424, Saint Paul, MN 55113-0004  
516188455 E-mail/Text: ally@ebn.phinsolutions.com Dec 18 2017 22:54:45 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004  
516281734 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 18 2017 22:57:00  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
516155278 E-mail/Text: bankruptcy@pepcoholdings.com Dec 18 2017 22:55:06  
Atlantic City Electric Company, Pepco Holdings, Inc.,  
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
Carneys Point, NJ 08069-3600  
516155281 E-mail/Text: clientrep@capitalcollects.com Dec 18 2017 22:56:13 Capital Collection Service,  
Po Box 150, West Berlin, NJ 08091-0150  
516155286 +E-mail/PDF: gecsedirecoverycorp.com Dec 18 2017 22:56:43 Care Credit, PO Box 981439,  
El Paso, TX 79998-1439  
516155294 +E-mail/PDF: pa\_dc\_ed@navient.com Dec 18 2017 22:56:56 Dept Of Education/Sallie Mae,  
Po Box 9635, Wilkes Barres, PA 18773-9635  
516155296 E-mail/Text: bankruptcy.bnc@ditech.com Dec 18 2017 22:55:07 Ditech Financial LLC,  
PO Box 6172, Rapid City, SD 57709-6172  
516364461 E-mail/Text: bankruptcy.bnc@ditech.com Dec 18 2017 22:55:07 Ditech Financial LLC (See 410),  
c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  
516155303 +E-mail/Text: info@fullcirclecollectionsllc.com Dec 18 2017 22:56:04  
Full Circle Financial Services, Po Box 5689, Clearwater, FL 33758-5689  
516155305 +E-mail/PDF: gecsedirecoverycorp.com Dec 18 2017 22:56:44 GE Capital, PO Box 981439,  
El Paso, TX 79998-1439  
516155306 E-mail/PDF: gecsedirecoverycorp.com Dec 18 2017 22:56:31 GE Money Bank, Po Box 960061,  
Orlando, FL 32896-0061  
516155307 E-mail/Text: bankruptcy@sccompanies.com Dec 18 2017 22:56:15 Ginny's, 1112 7th Ave,  
Monroe, WI 53566-1364  
516155312 E-mail/Text: cio.bncmail@irs.gov Dec 18 2017 22:55:01 Internal Revenue Service,  
P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
516366323 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 18 2017 22:55:31 Jefferson Capital Systems LLC,  
PO Box 7999, St Cloud MN 56302-9617  
516155316 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 18 2017 22:55:32 Jefferson Capital Systems, LLC,  
PO Box 7999, Saint Cloud, MN 56303  
516155318 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 18 2017 22:56:34 LVNV Funding,  
PO Box 10497, HSBC Bank, Greenville, SC 29603-0497  
516360609 E-mail/PDF: resurgentbknofications@resurgent.com Dec 18 2017 22:56:34  
LVNV Funding, LLC its successors and assigns as, assignee of AT&T Mobility, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516310936 E-mail/Text: bkr@cardworks.com Dec 18 2017 22:54:44 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
516155321 E-mail/Text: bkr@cardworks.com Dec 18 2017 22:54:44 Merrick Bank, PO Box 5721,  
Hicksville, NY 11802-5721  
516155326 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2017 22:56:35  
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
516924704 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2017 22:56:35  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
516924705 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2017 22:57:00  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
516368596 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2017 23:10:11  
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
516368593 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2017 22:56:47  
Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
516367772 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2017 22:56:34  
Portfolio Recovery Associates, LLC, c/o HSBC Bank Nevada, N.A., POB 41067,  
Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 3 of 4  
Total Noticed: 114

Date Rcvd: Dec 18, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516363650 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 18 2017 22:56:48  
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

516345109 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 18 2017 22:55:32 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516155329 +E-mail/PDF: gecscdi@recoverycorp.com Dec 18 2017 22:56:44 QVC Inc, 1200 Wilson Dr,  
West Chester, PA 19380-4262

516202637 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2017 22:55:12  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516167567 E-mail/Text: bnc-quantum@quantum3group.com Dec 18 2017 22:55:12  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

516155330 +E-mail/PDF: rmscdi@recoverycorp.com Dec 18 2017 22:56:32 Recovery Management Systems,  
25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605

516155336 E-mail/Text: appebnmailbox@sprint.com Dec 18 2017 22:55:16 Sprint, PO Box 4191,  
Carol Stream, IL 60197-4191

516237878 E-mail/Text: appebnmailbox@sprint.com Dec 18 2017 22:55:16 Sprint Corp,  
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

516155332 +E-mail/Text: bankruptcy@sccompanies.com Dec 18 2017 22:56:15 Seventh Ave, 1112 7th Ave,  
Monroe, WI 53566-1364

516155335 E-mail/Text: bankruptcy@sw-credit.com Dec 18 2017 22:55:21 Southwest Credit,  
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

516353827 E-mail/PDF: gecscdi@recoverycorp.com Dec 18 2017 22:56:43 Synchrony Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

516312629 +E-mail/Text: bncmail@w-legal.com Dec 18 2017 22:55:27 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516155344 E-mail/Text: bankruptcy@sccompanies.com Dec 18 2017 22:56:15 The Swiss Colony,  
1112 7th Ave, Monroe, WI 53566-1364

516155346 E-mail/Text: bankruptcydepartment@tsico.com Dec 18 2017 22:55:56 Transworld System, Inc,  
507 Prudential Rd, Horsham, PA 19044-2308

516155350 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 18 2017 22:56:48 Verizon,  
c/o American infomsource LP, PO Box 248838, Oklahoma City, OK 73124-8838

516155355 +E-mail/PDF: gecscdi@recoverycorp.com Dec 18 2017 22:56:43 Walmart, P.O. Box 32896,  
Orlando, FL 32896-0001

TOTAL: 45

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516155314\* Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346

516155276 ##+Anytime Fitness, 12181 Margo Ave S, Hastings, MN 55033-8421

516155287 ##++++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9374  
(address filed with court: CBE Group, 131 Towe Park Dr Suite 1, Waterloo, IA 50702)

516155285 ##+Capital One, PO Box 5253, Carol Stream, IL 60197-5253

516155298 ##+Elmo's Learning Advantage, PO Box 26599, Lehigh Valley, PA 18002-6599

516155317 ##+Joseph, Mann & Creed, 20600 Chagrin Blvd, Ste 550, Philadelphia Inquirer,  
Shaker Heights, OH 44122-5340

TOTALS: 0, \* 1, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 4 of 4  
Total Noticed: 114

Date Rcvd: Dec 18, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC james.shay@phelanhallinan.com  
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor Thrift Investment Corp. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Seymour Wasserstrum on behalf of Joint Debtor Wendie R Durham-Allen mylawyer7@aol.com,  
ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Debtor Frederick Allen mylawyer7@aol.com, ecf@seymourlaw.net  
TOTAL: 9